

ABSTRACT OF THE DISCLOSURE

A computer network system gathers, organizes and stores information about products, product offers, and customers, and the parties for whom the customers wish to purchase gifts. This customer information is gathered, organized and stored in the system information computer. Based on information about the customer's needs, as collected, the service compares the information regarding the customer's needs and the products and offers in its database. The service then delivers tailored product offers and/or informative displays to the customer based upon these needs. These product offer and/or informative displays are delivered from an information system computer over a communication network and stored on the customer's display device. The customer can then create or accept transactions. These product offers and transactions and/or informative displays can be processed immediately and/or reserved for later processing. They can also be utilized and transactions initiated even when the display device is not attached to the network.